

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION**

Case No. 6:18-bk-04148-CCJ

In re:
RICHARD JOHN LORENZ, JR.,
Debtor.

**AMENDMENT TO SCHEDULES B , C, F AND
STATEMENT OF FINANCIAL AFFAIRS**

COMES NOW the Debtor, RICHARD JOHN LORENZ, JR, by and through his undersigned attorneys, and files this its Amendment to Schedules B, C, F and Statement of Financial Affairs and in so doing states as follows:

SCHEDULE B – PROPERTY is amended to add and amend the following:

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

3.1 Make: <u>Cadillac</u> Model: <u>CTS</u> Year: <u>2008</u> Approximate mileage: <u>60,000</u> Other information: <div style="border: 1px solid black; padding: 2px; display: inline-block;"> Location: 35119 Huff Road, Eustis FL 32726 </div>	Who has an interest in the property? Check one <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? <u>\$5,000.00</u> Current value of the portion you own? <u>\$5,000.00</u>
3.2 Make: <u>Cadillac</u> Model: <u>XTS</u> Year: <u>2013</u> Approximate mileage: <u>45,000</u> Other information: <div style="border: 1px solid black; padding: 2px; display: inline-block;"> Location: 35119 Huff Road, Eustis FL 32726 </div>	Who has an interest in the property? Check one <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? <u>\$15,000.00</u> Current value of the portion you own? <u>\$15,000.00</u>

17. Deposits of money

Institution name: 17.2. Checking	<u>First Green Bank, 18251 US Highway 441, Mt. Dora, FL 32757 – Account ending in xxx1076</u>	<u>\$13,961.05</u>
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19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

Name of entity: % of ownership:

<u>Central Environmental Services, Inc.</u>	<u>100% stock</u>	<u>100</u> %	<u>\$0.00</u>
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SCHEDULE C – THE PROPERTY YOU CLAIM AS EXEMPT is amended to add, delete and amend the following:

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
2008 Cadillac CTS 60,000 miles Location: 35119 Huff Road, Eustis FL 32726 Line from <i>Schedule A/B</i> : 3.1	Copy the value from <i>Schedule A/B</i> \$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit _____ _____	Fla. Stat. Ann. § 222.25(1) § 222.25(4)
Checking: First Green Bank, 18251 US Highway 441, Mt. Dora, FL 32757 Line from <i>Schedule A/B</i> : 17.2	\$13,961.05	<input checked="" type="checkbox"/> \$13,961.05 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit _____ _____	11 U.S.C. § 522(d)(10)(A)
Central Environmental Services, Inc. 100% stock Line from <i>Schedule A/B</i> : 19.1	\$0.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Fla. Stat. Ann. § 222.25(1)

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- No
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 No
 Yes

SCHEDULE F – CREDITORS WHO HAVE UNSECURED CLAIMS is amended
to add the following:

<u>Keith Kuzner</u> Nonpriority Creditor's Name 8815 Conroy-Windemere Rd. #106 Orlando, FL 32835 Number Street City State Zip Code	Last 4 digits of account number _____	\$1,300.00
Who incurred the debt? Check one.	When was the debt incurred? _____	
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt	As of the date you file, the claim is: Check all that apply	
Is the claim subject to offset?	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify _____	

STATEMENT OF FINANCIAL AFFAIRS is amended to add the following:

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- No
 Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
PNC Equipment Finance, LLC vs. Central Environmental Services, Inc. and Richard Lorenz 2017-CA-10897-O	Civil	Circuit Court, Orange County 425 N. Orange Avenue Orlando, FL 32801	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

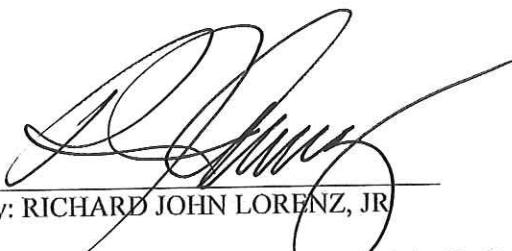
- No
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address: Skyla Ray Stefan	\$2000 to education trust for granddaughter	June 2, 2018	\$2,000.00

Person's relationship to you: **Granddaughter**

I, RICHARD JOHN LORENZ, JR, as Debtor in this case, declare under penalty of perjury that I have read the foregoing Amendments, and it is true and correct to the best of my knowledge, information and belief.

Date: OCT 09 2018



By: RICHARD JOHN LORENZ, JR

I HEREBY CERTIFY that a true and correct copy of this Amendment to Schedules B, C, F and Statement of Financial Affairs have been furnished by U.S. Mail to all creditors on the attached creditor matrix on this 11th day of Oct, 2018.



Lawrence M. Kosto, Esquire
KOSTO & ROTELLA, P.A.
425 E. Washington Street
P.O. Box 113
Orlando, FL 32802
Tel. 407-425-3456
Fax 407-423-9002
FL Bar No. 0765325
Attorneys for Debtor
lkosto@kostoandrotella.com

Label Matrix for local noticing 113A-6 Case 6:18-bk-04148-CCJ Middle District of Florida Orlando Thu Oct 11 16:36:25 EDT 2018	Donald J. Smyth, Jr., Trustee and Smyth Ente c/o Worman & Sheffler, PA 2707 W. Fairbanks Avenue Suite 200 Winter Park, FL 32789-3342	Richard John Lorenz Jr. 35119 Huff Road Eustis, FL 32736-8885
AirGas USA, LLC P.O. Box 9249 Marietta, GA 30065-2249	Bank of America 4909 Savarese Circle F11-908-01-50 Tampa, FL 33634-2413	(p)BANK OF AMERICA PO BOX 982238 EL PASO TX 79998-2238
Barr Credit Services 5151 E. Broadway Blvd. Ste. 800 Tucson, AZ 85711-3775	Bayview Loan Servicing P.O. Box 31785 Tampa, FL 33631-3785	Bridgefield Employers Insurance Company c/o Dale Jacobs, Esquire 3730 Cleveland Heights Blvd. Lakeland, FL 33803-0212
Centev-02 c/o AFCO 5600 N. River Road Ste. 400 Des Plaines, IL 60018-5187	Central Environmental 1710 N. Orange Blossom Tr. Orlando, FL 32804-5603	Central Environmental Svcs. 2272 Apopka Blvd. Apopka, FL 32703
Central Environtmental 1710 N. Orange Blossom Trail Orlando, FL 32804-5603	Citi P.O. Box 790046 Saint Louis, MO 63179-0046	Citibank/Sears Centralized Bankruptcy Po Box 790034 St Louis, MO 63179-0034
Citibank/The Home Depot Centralized Bankruptcy Po Box 790034 St Louis, MO 63179-0034	Citicards Citicorp Credit Services/Attn: Central Po Box 790040 Saint Louis, MO 63179-0040	David Orr, Esquire 5801 Uilmerton Road Ste. 201 Clearwater, FL 33760-3951
Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Discover Financial Po Box 3025 New Albany, OH 43054-3025	Discover Personal Loan Attn: Bankruptcy Po Box 30954 Salt Lake City, UT 84130-0954
Donald J. Smyth, Jr., as Trustee of Smyth Lumber and Smyth Enterprises, Inc. 6363 Edgewater Drive Orlando, FL 32810-4711	Florida Department of Revenue Bankruptcy Unit Post Office Box 6668 Tallahassee FL 32314-6668	IPFS P.O. Box 412086 Kansas City, MO 64141-2086
Internal Revenue Service Post Office Box 7346 Philadelphia PA 19101-7346	Lake County Tax Collector 320 Main Street #A Tavares, FL 32778-3831	Lake County Tax Collector Attn: Bob McKee Post Office Box 327 Tavares FL 32778-0327
NFS Leasing, Inc. 900 Cummings Center Ste. 226-U Beverly, MA 01915-6183	Orange County Tax Collector Earl K. Wood, Tax Collector P.O. Box 2551 Orlando, FL 32802-2551	Orange County Tax Collector P.O. Box 545100 Orlando, FL 32854-5100

Robert B. Worman, Esquire
 2707 W. Fairbanks Ave.
 Ste. 200
 Winter Park, FL 32789-3342

Royal Flush
 P.O. Box 161418
 Altamonte Springs, FL 32716-1418

Seacoast Bank
 P.O. Box 912
 Stuart, FL 34995-0912

Synchrony Bank/Lowes
 Attn: Bankruptcy Dept
 Po Box 965060
 Orlando, FL 32896-5060

Synchrony Bank/Walmart
 Attn: Bankruptcy Dept
 Po Box 965060
 Orlando, FL 32896-5060

The Bank of New York Mellon
 c/o Christopher T. Peck, Esq
 1615 S. Congress Avenue
 Ste. 200
 Delray Beach, FL 33445-6326

US Bank/RMS CC/AAA Dollars
 Attn: Bankruptcy
 Po Box 5229
 Cincinnati, OH 45201-5229

Waterlogic USA Inc. - Northeast
 BARR Credit Services
 5151 E. Broadway Blvd., Ste. 800
 Tucson, AZ 85711-3775

Wells Fargo
 MAC S4101-08D
 P.O. Box 29482
 Phoenix, AZ 85038-9482

Marie E. Henkel +
 3560 South Magnolia Avenue
 Orlando, FL 32806-6214

Lawrence M Kosto +
 Kosto & Rotella, P.A.
 619 East Washington Street
 Orlando, FL 32801-2969

Robert B Worman +
 Worman & Sheffler, P.A.
 2707 West Fairbanks Avenue
 Suite 200
 Winter Park, FL 32789-3342

United States Trustee - ORL7/13 +
 Office of the United States Trustee
 George C Young Federal Building
 400 West Washington Street, Suite 1100
 Orlando, FL 32801-2210

Wanda D Murray +
 Aldridge Pite, LLP
 Fifteen Piedmont Center
 3575 Piedmont Road, N.E., Suite 500
 Atlanta, GA 30305-1636

Rachel L Ahlum +
 Aldridge Pite LLP
 Fifteen Piedmont Center
 3575 Piedmont Road, N.E., Suite 500
 Atlanta, GA 30305-1636

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Bank of America
 ATTN: Bankruptcy
 P.O. Box 982238
 El Paso, TX 79998

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) Bayview Loan Servicing LLC, As Servicer Fo

(u) Bayview Loan Servicing, LLC

End of Label Matrix	
Mailable recipients	44
Bypassed recipients	2
Total	46